

outputting information relating to results of said calculating; and  
storing said first payable in said memory.

2. (Amended) A method, as claimed in claim 1, further comprising displaying, on said display device, information from a stored payable, different from said first payable, and wherein said step of receiving information from said gaming operator [first user] comprises receiving information for modifying the stored payable to define said first payable.

8. (Amended) Apparatus for configuring a payable for a gaming terminal, comprising:

an electronic data processor [means] for controlling game play of said gaming terminal;  
a device [means] coupled to said gaming terminal, for receiving identification information from a gaming operator [first user];

said processor [means] being programmed to compare said identification information with authorized identities, stored in memory [means] coupled to said processor [means], to verify that said gaming operator [first user] is authorized to access paytables of said gaming terminal;

an input [means], coupled to said processor [means], for receiving at least first information from said gaming operator [first user] for defining at least part of at least a first payable;

said processor [means] being programmed to calculate at least an overall payout ratio for said paytables;

a device [means] for outputting information relating to results of said calculating; and  
said processor [means] being programmed to store said first payable in said memory [means].

9. (Amended) Apparatus as claimed in claim 8, further comprising a display [means], coupled to said microprocessor, for displaying information from a stored payable, different from said first payable, and wherein said first information is information for modifying said stored payable to define said first payable.

11. (Amended) Apparatus as claimed in claim 8, wherein said processor [means] is programmed to calculate all possible game outcomes and any prizes associated with each possible game outcome.

12. (Amended) Apparatus as claimed in claim 8, wherein said processor [means] is programmed to compare results of said calculating to predetermined gaming criteria and output a message if said results fail to comply with said criteria.

13. (Amended) Apparatus, as claimed in claim 12, wherein said processor [means] is programmed to output at least a first suggested modification of said first payable when said results fail to comply with said criteria.

14. (Amended) Apparatus as claimed in claim 8, wherein said processor [means] is programmed to prevent use of said first payable until information is input to said gaming terminal confirming regulatory approval of said first payable.

15. (Amended) Apparatus for configuring a payable for a gaming terminal, comprising:

a microprocessor programmed to control game play of said gaming terminal;

an input device, coupled to said microprocessor, for receiving at least first information from a [said] first user for defining at least part of at least a first payable;

said microprocessor being programmed to calculate at least an overall payout ratio for said payable;

an output device which is controlled to output information relating to results of said calculating; and

said microprocessor being programmed to store said first payable in a memory coupled to said microprocessor, and to compare results of said calculating to predetermined gaming criteria and output a message if said results fail to comply with said criteria.

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21. (Amended) Apparatus as claimed in claim 15 [20] wherein said microprocessor is programmed to output at least a first suggested modification of said first payable when said results fail to comply with said criteria.

23. (Amended) A method for approving a change to a gaming terminal payable comprising:

inputting, to said gaming terminal, first information indicative of a payable change;

transmitting, from said gaming terminal to a remote computer of a gaming regulatory agency, second information indicative of said payable change;

analyzing said second information in said remote computer and, only if said analyzing indicates regulatory compliance, transmitting, from said remote computer, for use in said gaming terminal, third information indicating regulatory approval of said payable change.

Please add the following claims:

24. The method of claim 23 in which said third information also includes information permitting said payable change to be effected in said gaming terminal.

25. The method of claim 23 in which, when said analyzing fails to indicate regulatory compliance, said remote computer provides to said gaming terminal at least a first suggested